

**IN THE CLAIMS:**

1 1. (CURRENTLY AMENDED) A method of securely conducting a transactions over a  
2 network, comprising ~~the steps of:~~

3 A. receiving a telephone call over the telephone network that seeks to initiate a  
4 the transaction with a target ;

5 B. obtaining at least a telephone number ~~Caller ID~~ defining the telephone from  
6 which the call is being placed;

7 C. authenticating the call by checking at least the telephone number ~~Caller ID~~  
8 associated with the call against telephone numbers ~~Caller IDs~~ in a database of registrants'  
9 telephone numbers ~~Caller IDs~~; and

10 D. ~~proceeding with the transaction only if at least said Caller ID matches that of~~  
11 ~~an entity that is registered in said database. in response to at least said telephone number~~  
12 matching that of an entity registered in said database, performing the transaction by trans-  
13 ferring funds from a first financial account to a second financial account.

1 2. (CANCELLED)

1 3. (CANCELLED)

1 4. (ORIGINAL) The method of claim 1 in which said database contains data uniquely  
2 identifying call initiators that are registered to undertake transactions on the system.

1 5. (CURRENTLY AMENDED) The method of claim 4 in which a transaction is com-  
2 pleted only after authentication of both the call initiator and the ~~call~~ target.

1 6. (CANCELLED)

1 7. (CANCELLED)

1 8. (CURRENTLY AMENDED) The method of claim 1 7 in which the steps of debiting  
2 and crediting said financial accounts in connection with completion of the transaction are  
3 performed by the target eall receiving entity.

1 9. (CURRENTLY AMENDED) The method of claim 1 7 in which said transaction is  
2 completed by the target.

1 10. (ORIGINAL) The method of claim 1 which includes the steps of:

2 (1) obtaining from the call initiator a secondary identifier; and

3 (2) using said secondary identifier in connection with authenticating the call ini-  
4 tiator.

1 11. (CURRENTLY AMENDED) A method of securely conducting transactions over a  
2 network, comprising ~~the steps of:~~

3 A. receiving, at a second location on a first telephone network, a message eall  
4 placed at a first location on the first network and identifying a transaction to be under-  
5 taken;

6 B. at a second location on the first network, obtaining, from a source other than  
7 the initiator of said message eall, at least a telephone number Caller ID defining the tele-  
8 phone from which the message eall was initiated;

9 C. authenticating the message eall by checking at least the telephone number  
10 Caller ID associated with the message eall against telephone numbers Caller IDs in a da-  
11 tabase of authorized telephone numbers Caller IDs; and

12 D. ~~proceeding with the transaction only if at least said Caller ID matches that of~~  
13 ~~an entity that is contained in said database.~~ in response to at least said telephone number  
14 matching an entity that is contained in said database, completing the transaction by per-  
15 forming a transfer of funds from a first financial account to a second financial account  
16 using a second network.

1 12. (CURRENTLY AMENDED) The method of claim 11 in which said second location  
2 includes a eall facilitator entity which performs said authentication.

1 13. (CANCELLED)

1 14. (CURRENTLY AMENDED) The method of claim 11 ~~43~~ in which said facilitator  
2 completes said transaction only on authorization from the target of said transaction.

1 15. (ORIGINAL) The method of claim 12 in which said facilitator transmits authentica-  
2 tion to a telephone station at a third location for completion of said transaction.

1 16. (CURRENTLY AMENDED) The method of claim 11 in which said message call is  
2 placed by an entity which initiates a payment to another ~~by which a payment is to be~~  
3 ~~made to another.~~

1 17. (CURRENTLY AMENDED) The method of claim 11 in which said message call is  
2 placed by an entity to which ~~payment~~ is target of payment ~~to be made.~~

1 18. (CURRENTLY AMENDED) The method of claim 11 ~~48~~ in which said transaction is  
2 completed only on approval by the entity which is to make said payment.

1 19. (CURRENTLY AMENDED) Apparatus for facilitating transactions initiated over a  
2 telephone network, comprising:

3 A. a data store for storing a database of at least authorized transaction ~~call~~ initia-  
4 tors, said database containing, for each entity authorized to engage in said transactions, at  
5 least a primary identifier identifying telephone instruments that are authorized for use in  
6 said transactions and a secondary identifier;

7 B. a stored program data processor for processing transactions directed to it, said  
8 apparatus being connected to store data in said database and to retrieve it therefrom ;

9 C. one or more interfaces between said telephone network and said processor for  
10 receiving and transmitting data between said network and said processor;

11 D. said processor programmed to:

12           (1) receive said primary and said secondary identifiers from said telephone net-  
13 work via said one or more interfaces and to authenticate said identifiers against said data-  
14 base; and

15           (2) ~~further said transaction on authentication, in response to authentication of said~~  
16 identifiers against said database, performing the transaction by transferring funds from a  
17 first account to a second account.

1   20. (ORIGINAL) Apparatus according to claim 19 in which said processor is pro-  
2 grammed to receive said primary and secondary identifiers from different sources.

1   21. (CURRENTLY AMENDED) Apparatus according to claim 20 in which said proces-  
2 sor is programmed to authenticate said transaction ~~call~~ only if said primary and secondary  
3 identifiers are associated with each other on said database.

1   22. (WITHDRAWN) A method of transferring resources from one entity to another com-  
2 prising the steps of:

3           A. accepting from an originator a message identifying a target

4           B. authenticating said message by means of at least a geographically unique tele-  
5 phone identifier;

6           C. transferring a resource from said originator to said target responsive to authen-  
7 tication of said message.

1   23. (WITHDRAWN) The method of claim 22 in which said message identifies said tar-  
2 get by means of a geographically unique telephone number.

1   24. (WITHDRAWN) The method of claim 23 in which the telephone numbers of said  
2 originator and said target are distinguishable.

1   25. (WITHDRAWN) The method of claim 23 in which said telephone numbers are not  
2 distinguishable and in which said originator and said target are distinguished by distin-  
3 guishable passwords.

- 1 26. (WITHDRAWN) The method of claim 22 in which said originator is further authen-  
2 ticated by means of a password.
- 1 27. (WITHDRAWN) The method of claim 22 in which said message is transmitted by  
2 telephone by said originator.
- 1 28. (WITHDRAWN) The method of claim 27 in which said message is accepted by an  
2 entity that maintains a database of authorized originators, said database including at least  
3 a geographically unique telephone identifier for said originator.
- 1 29. (WITHDRAWN) The method of claim 22 in which said telephone number is a uni-  
2 versal telephone identifier.
- 1 30. (WITHDRAWN) The method of claim 28 in which said entity effectuates said trans-  
2 fer by means of entries in accounts maintained by said entity.
- 1 31. (WITHDRAWN) The method of claim 28 in which said entity effectuates said trans-  
2 fer by means of transmitting authorization to at least one account maintained by at least  
3 one other entity.
- 1 32. (WITHDRAWN) The method of claim 28 in which said entity effectuates said trans-  
2 fer by means of transmitting authorizations to accounts maintained by at least one other  
3 entity for said originator and said target, respectively.
- 1 33. (WITHDRAWN) The method of claim 31 in which said authorization authorizes  
2 debiting an account of said originator that is maintained by said other entity.
- 1 34. (WITHDRAWN) The method of claim 31 in which said authorization authorizes  
2 debiting an account of said target that is maintained by said other entity.

- 1 35. (WITHDRAWN) A method of selling resources, comprising the steps of  
2 A. accepting from an originator a message identifying a resource to be purchased;  
3 B. authenticating said message by means of at least a geographically unique tele-  
4 phone identifier;  
5 C. authorizing the transfer of a resource to said originator responsive to authenti-  
6 cation of said message.
- 1 36. (WITHDRAWN) A method of selling resources according to claim 35 in which said  
2 message identifies said resource by means of a resource number.
- 1 37. (WITHDRAWN) A method of selling resources according to claim 35 in which said  
2 originator sends said message via a telephone.
- 1 38. (WITHDRAWN) A method of selling resources according to claim 37 in which said  
2 originator telephones said message from a site at which said resource is displayed.
- 1 39. (WITHDRAWN) A method of selling resources according to claim 37 in which said  
2 originator telephones said message from a site remote from the site at which said resource  
3 is displayed.
- 1 40. (WITHDRAWN) A method of selling resources according to claim 37 in which said  
2 resource number is supplied to said originator via broadcast advertisement.
- 1 41. (WITHDRAWN) A method of selling resources according to claim 37 in which said  
2 resource number is supplied to said originator via print advertisement.
- 1 42. (WITHDRAWN) A method of facilitating transactions between an initiator and a  
2 target, comprising the steps of:  
3 A. receiving a call in connection with a transaction to be initiated, said call iden-  
4 tifying an entity to be held accountable for the transaction;

5           B. searching a database for information concerning telephone devices in said da-  
6       tabase associated with said entity;

7           C. placing a call to a telephone device registered to said entity in order to authen-  
8       ticate said entity.

1       43. (WITHDRAWN) The method of claim claim 42 in which the step of authenticating  
2       said entity includes approving said transaction.

1       44. (WITHDRAWN) The method of claim 43 in which the entity placing the transac-  
2       tion-initiating call differs from the entity that is to be held accountable for the transaction.

1       45. (WITHDRAWN) The method of claim 44 in which the entity to be held accountable  
2       for the transaction comprises a parent and the entity initiating the call is a child.

1       46. (WITHDRAWN) The method of claim 44 in which the entity to be held accountable  
2       for the transaction is a supervisor and the entity initiating the call is a suprvisee.

1       47. (WITHDRAWN) The method of claim 42 in which said call is received from an en-  
2       tity seeking to purchase goods or services from a merchant.

1       48. (WITHDRAWN) The method of claim 42 in which said call is received from a mer-  
2       chant seeking authorization for the sale of goods or services to the designated entity.

1       49. (WITHDRAWN) The method of claim 42 in which said call is received from a mer-  
2       chant seeking authorization for the sale of goods or services to a surrogate of the desig-  
3       nated entity.

1       50. (WITHDRAWN) The method of claim 42 in which the transaction-initiating call is  
2       received from a telephone device whose Caller ID is blocked from transmission in con-  
3       nection with such call.

1 51. (CURRENTLY AMENDED) The method of claim 1 in which said database includes  
2 information concerning one or more desired payment mechanisms, and said payment  
3 mechanisms are linked to said telephone number ~~Caller ID~~.

1 52. (CURRENTLY AMENDED) The method of claim 1 in which said database includes  
2 information concerning one or more desired payment mechanisms and shipping prefer-  
3 ences, and in which said information is retrieved by means of the telephone number  
4 ~~Caller ID~~ and used in processing a transaction.

1 53. (ORIGINAL) The method of claim 1 which includes the step of verifying to the  
2 sender of said call the identity of the designated target before completing said transaction.

1 54. (ORIGINAL) The method of claim 53 in which said verification is performed by  
2 checking the given telephone number against information obtained from the telephone  
3 company.

1 55. (CANCELLED)

1 56. (CURRENTLY AMENDED) A method of securely conducting transactions over a  
2 network, comprising ~~the steps of:~~

3 A. initiating, in response to receipt of a text message seeking to initiate a transac-  
4 tion, a telephone call over the telephone network;

5 B. obtaining from the party to which the text message was initiated ~~from the~~  
6 ~~party to which the telephone call was directed~~, an identifier unique to the party to which  
7 the telephone call was directed;

8 C. communicating said identifier to an entity that is enabled to authenticate the  
9 identifier by checking said identifier against a database of authorized users ~~at least the~~  
10 ~~Caller ID associated with the identifier in a database accessible to said entity~~; and

11 D. ~~proceeding with the transaction only~~ if at least said identifier ~~Caller ID~~  
12 matches that of an entity that is registered in said database, performing the transaction by



13 transferring funds from a first financial account to a second financial account using a sec-  
14 ond network.

1 57. (ORIGINAL) The method of claim 56 in which said identifier is one that has been  
2 assigned by said entity to a device on which said call is being made.

1 58. (CANCELLED)

1 59. (CANCELLED)

1 60. (CANCELLED)

1 61. (CANCELLED)

1 62. (CURRENTLY AMENDED) The method of claim 1 3 wherein the first financial  
2 account is selected from a group consisting of a bank account, a credit card account, a  
3 debit card account and a prepaid card account.

1 63. (CANCELLED)

1 64. (CANCELLED)

1 65. (CANCELLED)

1 66. (CANCELLED)

1 67. (CANCELLED)

1 68. (CURRENTLY AMENDED) The method of claim 56 ~~67~~ wherein the first financial  
2 account is selected from a group consisting of a bank account, a credit card account, a  
3 debit card account and a prepaid card account.

1 69. (CURRENTLY AMENDED) The method of claim 11 ~~67~~ wherein the first financial  
2 account is selected from a group consisting of a bank account, a credit card account, a  
3 debit card account and a prepaid card account.

1 70. (PREVIOUSLY PRESENTED) The apparatus of claim 19 wherein the telephone  
2 network comprises a wireless telephone network.

1 71. (CANCELLED)

1 72. (CANCELLED)

1 73. (CURRENTLY AMENDED) The apparatus of claim 19 ~~72~~ wherein the first finan-  
2 cial account is selected from a group consisting of a bank account, a credit card account,  
3 a debit card account and a prepaid card account.

1 74. (PREVIOUSLY PRESENTED) The method of claim 1 wherein the transaction is  
2 cleared through an entity selected from a group consisting of an Electronic Funds Trans-  
3 fer network, a credit card network and an Automated Clearing House network.

1 75. (PREVIOUSLY PRESENTED) The method of claim 11 wherein the transaction is  
2 cleared through an entity selected from a group consisting of an Electronic Funds Trans-  
3 fer network, a credit card network and an Automated Clearing House network.

1 76. (PREVIOUSLY PRESENTED) The system of claim 19 wherein the transaction is  
2 cleared through an entity selected from a group consisting of an Electronic Funds Trans-  
3 fer network, a credit card network and an Automated Clearing House network.

1 77. (PREVIOUSLY PRESENTED) The method of claim 56 wherein the transaction is  
2 cleared through an entity selected from a group consisting of an Electronic Funds Trans-  
3 fer network, a credit card network and an Automated Clearing House network.

1 78. (NEW) The method of claim 11 the first financial account is selected from a group  
2 consisting of a bank account, a credit card account, a debit card account and a prepaid  
3 card account.

1 79. (NEW) The method of claim 1 wherein the second financial account is selected from  
2 a group consisting of a bank account, a credit card account, a debit card account and a  
3 prepaid card account.

1 80. (NEW) The method of claim 11 wherein the second financial account is selected from  
2 a group consisting of a bank account, a credit card account, a debit card account and a  
3 prepaid card account.

1 81. (NEW) The apparatus of claim 19 wherein the second financial account is selected  
2 from a group consisting of a bank account, a credit card account, a debit card account and  
3 a prepaid card account.

1 82. (NEW) The method of claim 56 wherein the second financial account is selected from  
2 a group consisting of a bank account, a credit card account, a debit card account and a  
3 prepaid card account.

1 83. (NEW) The method of claim 11 wherein the database comprises information concern-  
2 ing one or more desired payment mechanisms and wherein said payment mechanisms are  
3 linked to said telephone number.

1 84. (NEW) The method of claim 11 wherein the database comprises information concern-  
2 ing one or more desired payment mechanisms and wherein said information is retrieved  
3 using the telephone for use in processing the transaction.

1 85. (NEW) The apparatus of claim 19 wherein the database comprises information concern-  
2 ing one or more desired payment mechanisms and wherein said payment mechanisms  
3 are linked to said telephone number.

1 86. (NEW) The apparatus of claim 19 wherein the database comprises information concern-  
2 ing one or more desired payment mechanisms and wherein said information is re-  
3 trieved using the telephone for use in processing the transaction.

1    87. (NEW) The method of claim 56 wherein the database comprises information concern-  
2    ing one or more desired payment mechanisms and wherein said payment mechanisms are  
3    linked to said telephone number.

1    88. (NEW) The method of claim 56 wherein the database comprises information concern-  
2    ing one or more desired payment mechanisms and wherein said information is retrieved  
3    using the telephone for use in processing the transaction.